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Should I worry about signing a yearly contract?

The main liability with a contract is that it locks you into a particular cost structure 12 months in advance, when in the future your needs might change. You can switch plans—but you'll usually have to sign up for a new one-year contract then. (AT&T lets you switch without renewing, but only three times a year; Nextel requires a new contract only if you switch to a discounted plan; Cellular One charges \$10 if you move to a cheaper plan.)

But the lack of a contract doesn't give you a lot more freedom to switch providers—you can't use one carrier's phone with another's service here, even if both use the same basic digital technology.

Whatever you do, don't sign a contract for a termlonger than a year. The industry is moving too fast too make that kind of a commitment.

So how do I decide what plan is right?

Estimate how many calls you will place each month—and how many calls you will get. Then add, oh, 10 percent to that total. See which plans include a monthly total of minutes greater than that. If you're not going to buy a nationwide or regional plan, think hard about when you'd be tempted to use the phone out of town. A few roaming calls a month won't throw your bill out of whack, but it doesn't take too many lengthy calls from the airport to wipe out the savings from using a cheaper local plan.

What about picking out a particular phone?

It's largely a matter of personal taste and budget; the latter depends on what promotions are being of fered, which tend to fluctuate almost weekly. Size and battery life are the most important factors; if you want to try out the wireless Web, you'll need a larger-than normal screen.

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Work With Me—Monday, Oct. 2, 7:30 p.m. At a general meeting of the Capital PC User Group, Microsoft representatives will demonstrate Windows Me's multimedia capabilities, National Institutes of Health, Masur Auditorium, Building 10 (Clinical Center), 9000 Wisconsin Ave., Bethesda. http://cpcug.org

Tech Patents—Tuesday, Oct. 3, 7-9 p.m.
A meeting of the Washington, D.C. chapter, of the Internet Society will bring together three experts to discuss the U.S. Patent Office's attempts to keep up with the increasing pace of technology. Booz-Allen Hamilton, Allen Building, 8283 Greensboro Dr., McLean.
http://www.dcisoc.org

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